

11/21/2006 7:58 FAX 212 355 3333

GOODWIN PROCTER LLP

002/003

PART B - FEE(S) TRANSMITTAL

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24964 7590 11/15/2006

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Ann-Marie Koss (Depositor's name)
Ann-Marie Koss (Signature)
November 21, 2006 (Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
08/922,462	09/03/1997	JAMES R. DEFRANCESCO	104570-498-NP	1577

TITLE OF INVENTION: AUTOMATED CREDIT APPLICATION SYSTEM

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$700	\$0	\$0	\$700	02/15/2007

EXAMINER	ART UNIT	CLASS-SUBCLASS
NGUYEN, NGA B	3628	705-038000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively,
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1. Goodwin Procter, LLP
2.
3.

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

JPMorgan Chase Bank, N.A. Houston, Texas

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☒ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☒ Issue Fee
☐ Publication Fee (No small entity discount permitted)
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4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number 06-0923 (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature

Date November 21, 2006

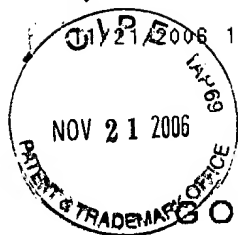
Typed or printed name

Ann-Marie Koss

Registration No. 54,237

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence, and attachments if any, is being facsimile transmitted to the attention of Mail Stop Issue Fee of the U.S. Patent and Trademark Office at the following fax number (571) 273-2885 on November 21, 2006.

Judith M. Gordon-Michel
Judith M. Gordon-Michel

November 21, 2006
Date

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Date	Total pages
November 21, 2006	3

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From	Fax number	Telephone
Ann-Marie Koss	212.355.3333	212.459.7434

Message:

Appl. No. : 08/922,462
Applicant : James R. Defrancesco
Filed : 9/03/1997
Title : Automated Credit Application System
TC/A.U. : 3628
Examiner : Nguyen, Nga B
Docket No. : 104570-498-NP

Submitted herewith are the following items for filing in the above-identified case:

1. This Fax Transmittal (1 page); and
2. Issue fee Transmittal (in duplicate) (2 pages)

For a total of 3 pages.

The Commissioner is authorized to charge any required fees (the \$700 issue fee, for a total of \$700), including any extension and/or excess claim fees, any additional fees, or credit any overpayment, to Goodwin Procter LLP Deposit Account No. 06-0923.

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